

Complete this worksheet and see if you need loan payment protection.

Monthly Income

| | |
|---|----------|
| Work Disability Benefits <i>Employee disability payments average 65% of salary</i> | \$ _____ |
| Co-applicant's Take-Home Pay | \$ _____ |
| Other Income Sources | \$ _____ |
| Total Disability Income | \$ _____ |

Monthly Expenses

| | |
|-------------------------|----------|
| TruMark Financial Loans | \$ _____ |
| Mortgage(s)/Rent | \$ _____ |
| Utilities | \$ _____ |
| Food | \$ _____ |
| Transportation | \$ _____ |
| Credit Card | \$ _____ |
| Other Loans | \$ _____ |
| Child Care | \$ _____ |
| Insurance | \$ _____ |
| Other | \$ _____ |
| Other | \$ _____ |
| Other | \$ _____ |
| Other | \$ _____ |
| Total Possible Expenses | \$ _____ |

If expenses total more than your disability income, it's wise to add loan payment protection.